



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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Property & Casualty Insurance Filing Guidance Notice 2008 - B

TO: Insurance Companies Soliciting, Negotiating, Selling or Servicing Private Passenger Motor Vehicle Policies in Massachusetts

FROM: Kevin P. Beagan, Director, State Rating Bureau

DATE: February 12, 2008

RE: Procedures to Submit Private Passenger Motor Vehicle Rate Filings Effective on and After May 1, 2008

This notice is being sent to remind advisory organizations and insurance companies that submit private passenger motor vehicle insurance filings with effective dates between April 1, 2008 and March 31, 2009 about the requirements established under Bulletins 2007-07 and 2007-08. This notice also is intended to describe additional data filing requirements for all private passenger motor vehicle rate filings intended to be effective on and after May 1, 2008.

Form of Rate Filings Intended to Be Effective on and after May 1, 2008

The rate regulatory review standards described in DOI Bulletins 2007-07 and 2007-08 remain in effect for all private passenger motor vehicle insurance policies with effective dates between April 1, 2008 and March 31, 2009. Rate filings submitted for an effective date within this time period are to appropriately certify that the filing will not cause an increase greater than 10% of the premium for the same coverage that would have applied to the same vehicle for rates in effect for the period between April 1, 2007 and March 31, 2008; filings that cannot make this certification shall be subject to an adjudicatory hearing.

Please note that for future rate filings, although companies may submit filing materials via SERFF (System for Electronic Rate and Form Filing), the requirements to submit paper copies, as described in 211 CMR 79.06(3), are not waived. The content of future rate filings should be in a form sufficient for a complete review of the requested changes, and include all relevant filing materials as described in 211 CMR 79.06(4).

Property and Casualty Insurance Companies
Filing Guidance Notice 2008-B
February 12, 2008

Insurance company groups should submit only one rate filing and corresponding filing fee of \$150 for all insurance companies within the group. A single Lockbox form, SRB-LB-1, is required for each filing and is to be sent with an accompanying check made payable to the Commonwealth of Massachusetts to the Division's designated lockbox bank.

Requirement to Submit Sample Premium Information

The Division is establishing a section on its website that will provide sample premium information to Massachusetts consumers based on rates in effect for companies who sell or serve private passenger motor vehicle insurance policies. Before companies may offer policies in Massachusetts, companies are to have submitted final approved sample premium information that complies with their own company rate filings and the requirements identified in the Division's Premium Comparison Upload User Manual for the private passenger motor vehicle market.

Companies are expected to submit a sample premium data file to the Division of Insurance at the same time that they submit a rate filing submission, if it is an initial rate filing or if the rate filing impacts any previously submitted sample premium information. The revised sample premium data file should accurately portray the company rates that are in effect. The Division intends to update its website on a daily basis to reflect all sample premiums in effect on that day.

Please note that companies will be expected to use the Division of Insurance extranet environment identified in the Premium Comparison Upload User Manual to review and certify that the information on the sample premium data file is consistent with what is in the company rate filing and with the manual. The Division will forward the most current manual regarding the transferring of files, correcting of errors, and using the extranet environment to verify sample premiums, if you contact Ed Charbonnier of the Policy Form Review Unit at (617) 521-7481 or at edward.charbonnier@state.ma.us.

If you have any outstanding questions regarding this Filing Guidance Notice, please contact Kevin Beagan at (617) 521-7323.